



Oregon

Governor Kate Brown

Housing and Community Services

North Mall Office Building
725 Summer St NE, Suite B
Salem, OR 97301-1266
PHONE: (503) 986-2000
FAX: (503) 986-2020
TTY: (503) 986-2100
www.ohcs.oregon.gov

Report to the 81st Legislative Assembly: Rent Guarantee Program

September 14, 2022

In 2017, the Oregon Legislature passed [House Bill 2724](#), which enacted the Rent Guarantee Program (RGP)¹. The program provides incentives and financial assistance to landlords that rent or lease to low-income households with high barriers to attaining housing by guaranteeing payments to landlords for unpaid rent, eviction, and property damage costs. The maximum payment amount per landlord is \$5,000. The program is currently operating without designated administration funds and is using other funds to supplement OHCS' administrative oversight of the program. The program received a one-time general fund allocation for landlord payments of \$125,000.

In 2019, the Oregon Legislature passed [House Bill 2006](#) to support or develop programs that build on successful strategies that help individuals obtain and retain housing. Tenant education services for low-income tenants, including the Rent Guarantee Program, were identified as one of these strategies. OHCS dedicated \$65,000 to this effort, of which \$55,000 was allocated for landlord payments and \$10,000 was allocated for limited administrative funds to cover the costs of tenant education materials, restricted to a cost of \$10 per student. These additional funds were used to expand the program into counties that were not previously covered by the program. Mid-Willamette Valley Community Action Agency and Community Connection of Northeast Oregon were both selected as additional providers for this program.

In 2021, the Oregon Legislature passed [House Bill 2101](#) to remove administrative barriers preventing landlords from renting to multiple Rent Guarantee Program tenants. The bill eliminated the per landlord limit for reimbursement and the rent limitation within the landlord award. These restrictions initially reduced the number of landlords that could access the program funds and restricted their ability to be fully reimbursed for unpaid rents. Removing these restrictions was critical for the program's improved use and efficacy. HB 2101 took effect on Jan. 1, 2022.

Progress

In 2021, OHCS partnered with Transition Projects, Inc., and dedicated \$1.75 million in housing stabilization funds to support the development of the Rent Well program. Rent Well is a 15-hour tenant education course, covering key information and skills for becoming a responsible, successful, and stable tenant. Rent Well became the statewide tenant education course for the Rent Guarantee Program. The additional funds allowed the Rent Well Program to move from a classroom format to an online and mobile app format. It is offered in the seven most spoken languages in Oregon to improve access for renters across the state. Rent Well hosts the eCourse curriculum, the learning management system platform, and the website with support pages in English, Spanish, Russian, Simplified Chinese, Traditional Chinese, German, and Vietnamese. The eCourse includes voiceover narrations in the student's primary language and downloadable student materials and documents, such as a sample rental agreement, to support student activity.

¹ Appendix A – RGP Factsheet



The program is operated by 12 local providers²; however, students can participate in the online platform regardless of their location in Oregon. This allows them to take the course at their own pace while still having a dedicated personal support specialist available throughout the course. Providers communicate and perform outreach to landlords to increase their willingness to rent to tenants with rental barriers, such as poor credit history, eviction history or criminal history or have been a ward of the state but have gone through the program's tenant readiness education course. Tenant readiness education includes topics on landlord/tenant law, the application and screening process, understanding a lease agreement, personal finance, tips for moving in and moving out, care and maintenance of your unit, termination notices, and more.

Since the program's inception, 3,043 tenants have completed tenant readiness education, and 2,649 received Rent Guarantee certificates. Currently, only 8%, or 118, of certificate holders have had a claim filed with the program, and only nine landlords have submitted requests for assistance for a total of \$22,500. One hundred households have had stable housing for 12 months. The remaining households are still actively participating in the program.³ Please see Appendix C to view the program dashboard.

The COVID pandemic brought to light the inability of tenants to access in-person classes and necessitated new options for delivering tenant education across the state. Roughly 70% of who that took the eCourse in the past year were in a living situation where their access to in-person classes would be limited at best. That would include individuals living in their car or on the streets, in a hotel or motel without a voucher, living with family or friends, or currently renting a home. Oregon Housing and Community Services (OHCS) has been able to quickly respond to this need, helping to support the creation of Rent Well's online, mobile access of critical tenant education and expanding the access across the state and in multiple languages. OHCS will be seeking additional funding to continue supporting this vital work.

Challenges

The program currently operates without administrative funds and dedicated resources to continue the online, mobile access of the course. Providers support tenants with trained staff, making available extensive printed materials to students, teaching the course, and continuing to assist them with distance learning opportunities, creation of housing portfolios, and additional support in obtaining permanent housing. Providers also outreach to landlords and execute agreements while providing ongoing case management to tenants. In addition, administering, reporting, and monitoring the program requires staff time by OHCS and providers. This program would benefit from a biennial allocation of administrative funds to be shared with providers, allowing it to operate statewide while being responsive to students new and changing needs. Investing in provider partners is critical to ensuring the program serves the needs of tenants facing housing instability and homelessness.

Next Steps

Next steps and recommendations have been identified. They include:

- As a part of OHCS' Agency Request Budget, the agency is requesting \$500,000 to support the Rent Guarantee Program with administrative funds, and \$2 million to support ongoing Rent Well costs, including administrative costs related to delivering ongoing tenant education.
- Continue outreach and education efforts to ensure that landlords and tenants are aware of the Rent Guarantee Program and its benefits to both tenants and landlords.

² Appendix B – Program Provider List

³ Appendix C - Rent Guarantee Program Dashboard

APPENDIX

Appendix A – Rent Guarantee Program Factsheet

Appendix B – Rent Guarantee Program Provider List

Appendix C – Rent Guarantee Program Dashboard September 14, 2022

OREGON HOUSING AND COMMUNITY SERVICES

Rent Guarantee Program (RGP)

Program Fact Sheet

Program Summary

The Rent Guarantee Program provide incentives and financial assistance to landlords that rent or lease to low income households by guaranteeing payments to landlords for unpaid rent and for eviction and property damage costs.

CONTACT:

Find a Provider In your area at: <https://www.oregon.gov/ohcs/providers/Documents/rent-guarantee/RGP-Providers.pdf>

Services Provided

Landlords who have had a tenant vacate or has been evicted due to non-compliance of a lease/rental agreement within the first 12 months of occupancy may submit a claim for reimbursement for unpaid rent and damages that exceed the tenant's security deposit and up to the limit of the Rent Guarantee Amount.

The maximum Rent Guarantee amount available for financial assistance paid under the program to a landlord is limited to a maximum of \$5,000 per eligible tenancy.

Payment of financial assistance is contingent on the landlord's submission of a complete and accurate reimbursement request within 30 days of the date the tenant vacates the dwelling or is evicted, and upon verification of damages by the Program Provider and available funding.

Damages may include:

- Unpaid rent;
- Damages beyond the normal wear and tear of tenant occupancy cause by tenant;
- Expenses related to removal of excessive debris left by tenant, including disposal fees;
- Eviction costs include court filing fees, attorney fees, and serving of notice;
- Damages by pets or service animals included on the tenant's rental agreement

Tenant Eligibility Requirements

Participating tenants, must have a total household annual income no greater than 60% of the area's median income for their size of household, must experience specific barriers to obtaining housing (e.g.; have been a ward of the state, poor credit history, criminal history or eviction history), must successfully complete a Tenant Readiness Education course, be residents of Oregon, and may be homeless or unstably housed and at-risk of homelessness.

Tenant Readiness Education

Participating tenants successfully complete a Tenant Readiness Education course that extends over multiple weeks and covers the following areas:

- Landlord/Tenant Law
- The Application and Screening Process

OREGON HOUSING AND COMMUNITY SERVICES

- Understanding a Rental or Lease Agreement
- Personal Finance, Budgeting, How Credit Reports are Used
- Energy Conservation
- Fair Housing Rights and Responsibilities
- What Makes a Good Tenant and Communicating With Your Landlord
- Barriers to Obtaining Housing
- Tips for Moving In and Moving Out
- Care and Maintenance of Your Unit and Maintenance Responsibilities
- Termination Notices
- Recovering your Deposit

Landlord Eligibility Requirements

Participating landlords must be an owner of a dwelling unit that has entered into a 12-month rental or lease agreement with a tenant and has entered into a Rent Guarantee Program agreement with a participating Program Provider

Program Providers

Oregon Housing and Community Services (OHCS) makes funds available to Program Providers who successfully complete a Request for Application and who:

- Have experience providing tenant readiness education sufficient to provide tenant training and certification or current partnership with organization to provide such training and certification;
- Have experience placing persons in low income households into permanent housing;
- Have experience working collaboratively with local landlords and service providers; and
- Demonstrate the organizational capacity to administer the program, including the ability to track data and performance measure outcomes and to timely process requests for payments of financial assistance

Program Funding

RGP is funded through the legislatively approved state general funds.

Rent Guarantee Program 2022 Legislative Report
Appendix B – Rent Guarantee Program Provider List

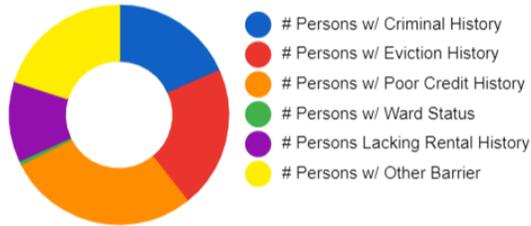
RENT GUARANTEE PROGRAM PROVIDERS

Agency	Address	County(ies)
ACCESS https://www.accesshelps.org/	PO Box 4666 Medford, OR 97501	Jackson
CAO (Community Action Organization) https://caowash.org/	1001 SW Baseline St Hillsboro, OR 97123	Washington
CAPECO (Community Action Program of East Central Oregon) http://www.capeco-works.org/	721 SE 3 rd St Ste D Pendleton, OR 97801	Umatilla, Morrow, Wheeler, Gilliam
CCNO (Community Connections of Northeast Oregon) https://ccno.org/	2792 Adams Ave LaGrande, OR 97850	Baker, Grant, Union, Wallowa
CCSSD (Clackamas County Social Services Division) http://www.clackamas.us/socialservices/ (Kayla as primary contact, direct client service) and Jessica for contracts, grants, admin, reporting)	PO Box 2950 Oregon City, OR 97045	Clackamas
CinA (Community In Action) http://www.communityinaction.info/	915 SW 3 rd Ave Ontario, OR 97914	Harney, Malheur
CSC (Community Services Consortium) http://csc.gen.or.us/	250 Broadalbin St SW Albany, OR 97321	Linn, Benton, Lincoln
Laurel Hill Center http://www.laurel.org/	2145 Centennial Plaza Eugene, OR 97401	Lane
MWVCAA or Arches (Mid-Willamette Valley Community Action Agency) https://mwvcaa.org/	615 Commercial St. Salem, OR 97301	Marion, Polk
Transition Projects, Inc. http://rentwell.org/ (general question & registration use general email, all others use Caitlyn)	665 NW Hoyt St Portland, OR 97209	Multnomah And Statewide Program
UCAN (United Community Action Network) http://www.ucancap.org/	280 Kenneth Ford Dr Roseburg, OR 97470	Douglas, Josephine
YCAP (Yamhill County Action Partnerships) http://yamhillcap.org/	1317 Dustin Ct McMinnville, OR 97128	Yamhill

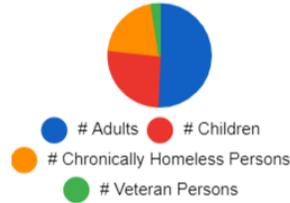


RENT GUARANTEE PROGRAM DASHBOARD

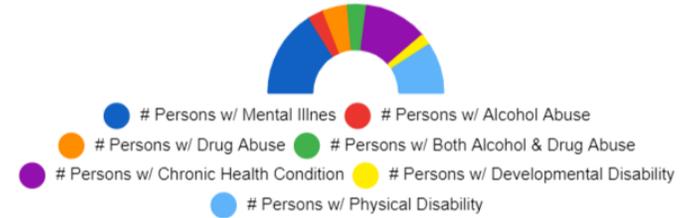
BARRIERS OF RECIPIENTS 07/2019 - Current



PERSONS SERVED 07/2019 - Current



HEALTH CONDITIONS OF RECIPIENTS 07/2019 - Current



AGE OF RECIPIENTS 07/20190- Current



RACE OF RECIPIENTS 07/20190-Current

# Persons: White	116
# Persons: Black/AA	19
# Persons: Asian	2
# Persons: Alaskan Native	12
# Persons: Native Hawaiian/Other P.I.	0
# Persons: Multiple Races	23
# Persons Don't Know Race/Refused	57

OTHER RECIPIENT DATA 07/2019 - Current

# Persons w/ DV History	64
# Persons Fleeing DV	33
# Persons on SNAP	121
# Persons on WIC	8

[CLICK FOR HOME PAGE](#)



PROVIDER INFORMATION

- Client Level Data
- Provider TRE Input
- Provider Request for Assistance
- Provider/Landlord Agreement
- Tenant Move Out Tracking
- Program Manual
- Client Self-Certification Form
- RGP Invoice
- Program FactSheet
- Current HOME Income Limits
- Energy Conservation Tips
- Program Providers
- Subrecipient Amendment Form

TENANT READINESS EDUCATION 07/20190- Current

# Persons Referred to TRE	7,591
# Persons No-Show for TRE	2,605
# Persons Completing TRE	3,043
# Persons Given a RGP Certificate	2,649
# Guarantees Issued	118
Current Potential Program Liability	\$50,000

CLAIMS 07/2019 - Current

# Claims Received	9
# Claims Approved	9
# Claims Denied	0
Amount of Claims Paid:	\$22,540.62

Percentage of Claims
8%

of Households Stabilized 12 Mo. 07/2019-Current
Stable 12 Months: 100

As of 09/14/22, visit live: <https://app.smartsheet.com/b/publish?EQBCT=a09499a5ca154ef790baee31d36dc34f>

